more
than
money

NAB
Goodies

What is NAB Goodies?

NAB Goodies is our way of thanking you for banking with us.

We've partnered with some of Australia's favourite brands to bring our customers exciting offers and discounts.

If you've got a personal NAB Visa debit, credit or NAB Now Pay Later digital card, then you're ready to get started.

Find out more at **nab.com.au/goodies**

NAB Goodies Benefits

- **Cashback offers & discounts**
  Discover personalised cashback offers and discounts in the Goodies section of the NAB app[1], plus surprise offers sent straight to your inbox.
- **Competitions**
  Your chance to win tickets to amazing experiences across the year.
- **Travel offers**
  NAB Visa cardholders enjoy access to Visa travel benefits and exclusive offers.
- **Track your savings**
  See exactly how much cashback you've earned through Goodies – all in one place.

Welcome Boost

When you join NAB Goodies, you unlock a Welcome Boost – special introductory cashback offers on everyday brands that help you jump straight into saving.

Your Welcome Boost appears in the NAB app a few days after enrolment and may change over time. It's our way of giving you a simple, early win on your everyday spending.

Activate in the NAB app to start saving.

How to get NAB Goodies

You'll need an eligible personal NAB Visa card, being a:

- NAB Visa debit card
- NAB credit card
- NAB Now Pay Later digital card

You'll need to have made at least one purchase in the last 30 days to receive offers from NAB Goodies.

Already a NAB customer? Here's how you can get started with NAB Goodies in the NAB app[1]

1. Login to the NAB app
2. From the Accounts screen, scroll to the Goodies tile

Find out more at **nab.com.au/goodiesapp**

Important information

1. NAB Goodies "My Offers" offers (**Offers**) are available for selected NAB customers with eligible NAB cards only.

Offers cannot be transferred, exchanged, or redeemed for cash or other credits. To be eligible for Offers, transactions must be made with your personal NAB Visa debit, credit or NAB Now Pay Later digital card (**eligible NAB card**) within the specified Offer Period.

Offers are only available to NAB customers who have an active (i.e. used to make a purchase in last 30 days), open and valid eligible NAB card with any linked account being open and not in default, opted in to access to offers in the Goodies section of the NAB app and have met the eligibility criteria outlined in the NAB Goodies "My Offers" Terms and Conditions, available at nab.com.au/goodiesterms.

Offers do not apply if the transaction is made using another third-party establishment or payment processor to which your NAB Visa debit, credit or NAB Now Pay Later digital card is connected. This includes (but is not limited to) PayPal, AfterPay, Stripe, Shopify or BPAY®.

Unless specified otherwise, cashbacks for Offers will be credited to your eligible NAB card (or its linked account if applicable) that was used to make the qualifying transaction within 14 business days of making a qualifying transaction (although sometimes it may take longer).

You will become ineligible for the offers and not receive your cashback (even if you have made a qualifying transaction) if your eligible NAB card is inactive (i.e. not used to make a purchase in the last 30 days), cancelled or replaced (or where applicable its linked account is closed) or if you opt out of access to offers in the Goodies section of the NAB app at any time prior to NAB crediting your account. Acting reasonably, NAB has the right to withdraw or claim back any reward related to conduct it deems to have arisen out of fraud or wilful misconduct.

Cashback is limited to one per customer per offer unless specified otherwise. NAB reserves the right to vary or end an Offer prior to its end date. If the change is unfavourable, we will try to publish details before the change takes effect, if we are reasonably able to do so.

There may be instances which are outside our reasonable control where you are unable to redeem an Offer, e.g. a third party merchant withdraws or varies the terms of an Offer, a third party merchant is delayed in processing your purchase, or a third party merchant uses a name or merchant category code which we cannot reasonably identify them as the relevant qualifying merchant under an offer. Except to the extent provided by law, we accept no liability if you are unable to redeem an offer or suffer a loss as a result of circumstances beyond our reasonable control.

See NAB Goodies "My Offers" Terms and Conditions (available at nab.com.au/goodiesterms) for full details.

The NAB Goodies "My Offers" Terms and Conditions (available at nab.com.au/goodiesterms) have been updated to reflect the new functionality that relates to changing your preference for accessing your offers in the Goodies section of the NAB app. See nab.com.au/goodies for more information.

Consider the NAB Internet Banking and Telephone Banking Terms and Conditions (available at nab.com.au/ibterms) which apply when using NAB Internet Banking and the NAB app, before making any decisions regarding these services. The NAB app is compatible with Android™ and iOS, minimum platform requirements apply. Android is a trademark of Google LLC. iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license. Services issued by NAB.

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